

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

TIFFANY N THOMAS

Debtor(s)

Case No. 09-08503

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/13/2009.
- 2) The plan was confirmed on 07/24/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/05/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/15/2011, 08/23/2012.
- 5) The case was dismissed on 10/11/2012.
- 6) Number of months from filing to last payment: 39.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,625.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$5,181.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$5,181.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$257.49
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,757.49**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIANCEONE RECEIVABLES MGM	Unsecured	1,495.00	239.20	239.20	10.69	0.00
ALLIANCEONE RECEIVABLES MGM	Unsecured	5,000.00	7,080.34	7,080.34	318.04	0.00
AMERICASH LOANS	Unsecured	600.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	150.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	130.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	2,187.00	2,187.97	2,187.97	98.28	0.00
ASSOC RADIOLOGIST JOLIET	Unsecured	100.00	NA	NA	0.00	0.00
CAVALRY INVESTMENTS	Unsecured	96.00	NA	NA	0.00	0.00
CBE GROUP	Unsecured	259.00	NA	NA	0.00	0.00
CHASE MANHATTAN BANK USA	Unsecured	768.36	NA	NA	0.00	0.00
CITY OF ELGIN	Unsecured	50.00	359.99	359.99	16.17	0.00
CLERK OF THE CIRCUIT COURT	Unsecured	1.00	NA	NA	0.00	0.00
CMI	Unsecured	150.00	NA	NA	0.00	0.00
CMK INVESTMENTS	Unsecured	1,381.60	1,381.60	1,381.60	62.03	0.00
CORPORATE AMERICA FAMILY CU	Unsecured	1,485.00	1,485.44	1,485.44	66.70	0.00
CREDIT MANAGEMENT SERVICES	Unsecured	202.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT SERVICES	Unsecured	121.00	NA	NA	0.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	50.00	NA	NA	0.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	150.00	6,885.37	6,885.37	309.28	0.00
ELGIN MENTAL HEALTH CENTER CI	Unsecured	763.00	NA	NA	0.00	0.00
FAST CASH IN A FLASH	Unsecured	600.00	NA	NA	0.00	0.00
GATEWAY FINANCIAL	Unsecured	4,973.00	8,786.35	8,786.35	394.66	0.00
HARRIS	Unsecured	100.00	NA	NA	0.00	0.00
HARRIS & HARRIS LTD	Unsecured	220.00	NA	NA	0.00	0.00
HARVARD COLLECTION SERVICE	Unsecured	1,396.00	NA	NA	0.00	0.00
HEIGHTS FINANCE CORP	Unsecured	NA	250.57	250.57	11.21	0.00
ILLINOIS TITLE LOANS	Unsecured	577.00	NA	NA	0.00	0.00
ILLINOIS TOLLWAY	Unsecured	6,120.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	626.00	626.23	626.23	28.08	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	608.00	608.90	608.90	27.30	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	888.52	888.52	888.52	39.89	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
KCA FINANCIAL SERVICES	Unsecured	100.00	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	100.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	100.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	640.00	639.99	639.99	28.69	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	260.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	223.00	NA	NA	0.00	0.00
NORTHWEST COLLECTION	Unsecured	252.00	NA	NA	0.00	0.00
PLS FINANCIAL	Unsecured	688.00	NA	NA	0.00	0.00
SHORT TERM LOAN	Unsecured	1,000.00	279.28	279.28	12.49	0.00
STATE FARM	Unsecured	590.62	NA	NA	0.00	0.00
TRG ACCOUNT SERVICES	Unsecured	140.00	NA	NA	0.00	0.00
UNITED CASH LOANS	Unsecured	600.00	NA	NA	0.00	0.00
US BANK	Unsecured	533.21	NA	NA	0.00	0.00
US CELLULAR	Unsecured	125.00	NA	NA	0.00	0.00
VISION FINANCIAL SERVICES	Unsecured	100.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$31,699.75</b>	<b>\$1,423.51</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,757.49</u>	
Disbursements to Creditors	<u>\$1,423.51</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$5,181.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/19/2012

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.